



Refund & Cancellation Policy

Effective Date: 1 January 2026

Last Revised: 17 August 2026

1. General Policy

Beacon Health is committed to maintaining clear and fair policies regarding appointment payments, cancellations, refunds, and billing.

Payment may be required in advance or at the time of service depending on the type of appointment, the patient's insurance status, and applicable billing arrangements.

Fees reflect the physician's time, medical expertise, documentation, travel where applicable, care coordination, and appointment time reserved specifically for each patient.

Patients are responsible for amounts not covered by insurance or another third-party payer, including applicable deductibles, copayments, coinsurance, non-covered services, and other patient-responsibility amounts.

2. Prepaid Appointment Policy

Certain services, including telehealth and home visits, may require advance payment to confirm the appointment.

Home Visits

- Cancellations made at least 24 hours before the scheduled appointment are eligible for a full refund or account credit of any prepaid visit amount.
- Cancellations made less than 24 hours before the appointment may be subject to a cancellation fee of up to 50% of the scheduled visit fee.
- Same-day cancellations or no-shows may be charged up to the full scheduled visit fee.
- Any applicable travel-related charge is non-refundable once the physician has departed for the scheduled visit.

Telehealth Visits

- Cancellations made at least 12 hours before the scheduled appointment are eligible for a full refund or account credit of any prepaid visit amount.
- Late cancellations or missed telehealth appointments may be charged up to the full scheduled visit fee.
- Once a telehealth encounter has begun and medical services have been provided, the visit is considered rendered and is generally non-refundable.

If technical difficulties prevent a telehealth visit from being meaningfully completed, Beacon Health may, depending on the circumstances, offer rescheduling, account credit, or an appropriate refund.

If Beacon Health must cancel an appointment, the patient will be offered rescheduling, account credit, or a full refund of any amount paid for the service that was not provided.

3. Completed Medical Services

Fees for medical services that have already been provided are generally non-refundable.

A patient's dissatisfaction with a diagnosis, treatment recommendation, prescription decision, referral, test result, or other clinical outcome does not by itself entitle the patient to a refund.

Medical fees compensate for the professional service provided and do not guarantee a particular diagnosis, treatment, outcome, prescription, referral, or other result.



Partial refunds are generally not provided solely because a patient elects to end an appointment early after the medical encounter has begun.

4. Insurance & Third-Party Billing

Beacon Health may accept self-pay/direct-pay patients and may also participate with selected insurance plans or other third-party payers.

Insurance participation may change from time to time. Patients should verify whether Beacon Health participates with their specific health plan before receiving services if insurance coverage is expected. Where Beacon Health is not participating with a patient's insurance plan, payment may be required directly from the patient. Beacon Health may provide appropriate documentation that the patient can use to seek reimbursement from their insurer where applicable.

Where Beacon Health does participate with a patient's insurance plan, claims may be submitted to the insurer in accordance with the applicable agreement and plan requirements.

Verification of insurance benefits is not a guarantee of payment by an insurer. Patients remain responsible for applicable deductibles, copayments, coinsurance, non-covered services, denied claims where patient responsibility applies, and other amounts determined to be the patient's responsibility under their health plan.

A patient's inability to obtain reimbursement from an insurer does not automatically qualify a completed medical service for a refund.

If an insurance payment, adjustment, or corrected claim results in a patient overpayment, the resulting credit will be refunded or otherwise handled in accordance with applicable billing requirements.

5. No-Shows & Late Arrivals

Patients are encouraged to notify Beacon Health as soon as possible if they cannot attend a scheduled appointment.

Patients who arrive significantly late may need to have their appointment shortened or rescheduled to avoid delaying other patients.

If an appointment must be rescheduled because of late arrival, the applicable late-cancellation or missed-appointment fee may be charged.

Repeated missed appointments or late cancellations may result in advance-payment requirements for future appointments.

6. Refund Processing

Approved refunds will generally be issued to the original method of payment whenever reasonably possible.

Processing times may vary depending on the payment processor, bank, card issuer, or other financial institution.

If an account has an outstanding patient balance, Beacon Health may apply an eligible account credit toward that balance where appropriate and permitted.

7. Billing Questions & Payment Disputes

Patients who believe they have been billed incorrectly are encouraged to contact Beacon Health promptly so the account can be reviewed.

Beacon Health will make reasonable efforts to investigate and resolve billing concerns, including duplicate charges, incorrect payment amounts, insurance adjustments, or other billing errors.



Patients are encouraged to allow Beacon Health an opportunity to investigate and resolve a billing concern before initiating a payment dispute or chargeback with their financial institution. Documentation relating to appointment scheduling, cancellations, services provided, payments, refunds, and insurance billing may be maintained as part of Beacon Health's business and medical records.

8. Exceptions

Beacon Health recognizes that emergencies and unexpected circumstances may occur. Cancellation fees or other charges may be waived or adjusted at Beacon Health's discretion based on the circumstances.

Nothing in this policy limits any refund, adjustment, or other right that may be required under applicable law, insurance contract, or payer agreement.

Beacon Health reserves the right to revise this policy periodically. The policy in effect on the date of service will generally apply to that service.